

**EIGHTH  
INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet

1

of

1

**Complete if Known**

Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	Clement B. Graham
Attorney Docket Number	032668-027

**U.S. PATENT DOCUMENTS**

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	5,583,918		Nakagawa	12-10-1996

**FOREIGN PATENT DOCUMENTS**

Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	STATUS						
					Translation	Partial Translation	Eng. Lang. Summary	Search Report	IPER	Abstract	Cited in Spec

**NON-PATENT LITERATURE DOCUMENTS**

Examiner Initials	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

Examiner Signature	C. GRHAM	Date Considered	3/16/05
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with M.P.E.P. § 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to Applicant.

Substitute for forms 1449A/PTO &amp; 1449B/PTO

## SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT

ATTORNEY'S DKT NO.

032668-027

APPLICATION NO.

09/691.175

**APPLICANT**

Daniel I. Flitcroft et al.

FILING DATE

**FILING DATE**  
**October 19, 2000**

GROUP	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100
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Unassigned

## U.S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

[illegible]

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.
	Owen Thomas; Money Changers; Moolah; Online Cash; www.ecompany.com; October 2000.
	GE Capital Financial, Inc. "GE Pre-Authorization System"

Examiner Signature	C. Graham	Date Considered	3/18/05
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JAN 06 2004  
PATENT & TRADEMARK OFFICE

Substitute for forms 1449A/PTO & 1449B/PTO  <h2 style="text-align: center;">SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT</h2>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">ATTORNEY'S DKT NO. 032668-027</td> <td style="width: 50%;">APPLICATION NO. 09/691,175</td> </tr> <tr> <td colspan="2">APPLICANT Daniel I. FLITCROFT</td> </tr> <tr> <td>FILING DATE October 19, 2000</td> <td>GROUP <b>3628</b> <del>Unassigned</del></td> </tr> </table>	ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175	APPLICANT Daniel I. FLITCROFT		FILING DATE October 19, 2000	GROUP <b>3628</b> <del>Unassigned</del>
ATTORNEY'S DKT NO. 032668-027	APPLICATION NO. 09/691,175						
APPLICANT Daniel I. FLITCROFT							
FILING DATE October 19, 2000	GROUP <b>3628</b> <del>Unassigned</del>						

U.S. PATENT DOCUMENTS				
Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	6,422,462	B1	Cohen	07-23-02

FOREIGN PATENT DOCUMENTS					
Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	Translation Yes    No

NON PATENT LITERATURE DOCUMENTS	
Examiner Initials	Include name of author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.

RECEIVE  
 JAN 07 2004  
 GROUP 3628

Examiner Signature	Date Considered
CGRAHAM	3/16/05

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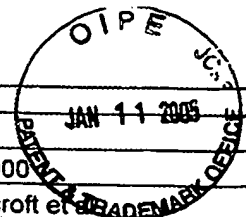
# **NINTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number 09/691,175  
 Filing Date October 19, 2000  
 First Named Inventor Daniel Ian Flitcroft et al.  
 Examiner Name  
 Attorney Docket Number 032668-027



## **U.S. PATENT DOCUMENTS**

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	5,903,830		Joao et al.	05-11-1999

## **FOREIGN PATENT DOCUMENTS**

Examiner Initials	Document Number	Kind Code (if known)	Country	Date of Publication (MM-DD-YYYY)	STATUS						
					Translation	Partial Translation	Eng. Lang. Summary	Search Report	IPER	Abstract	Cited in Spec

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Examiner Signature	CGRHAM	Date Considered	3/12/04
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Substitute for forms 1449A/PTD &amp; 1449B/PTO

## SECOND INFORMATION DISCLOSURE STATEMENT BY APPLICANT

ATTORNEY'S DKT NO.  
032668-027

**APPLICATION No.**  
**09/691,175**

**APPLICANT**  
**Daniel I. FLITCROFT**

**FILING DATE**  
**October 19, 2000**

GROUP 3628  
~~Unassigned~~

## U.S. PATENT DOCUMENTS

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## FOREIGN PATENT DOCUMENTS

[illegible]

## NON PATENT LITERATURE DOCUMENTS

[illegible]

Examiner Signature	C. GRAHAM	Date Considered	3/16/05
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# SIXTH INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use additional sheets as necessary)

Sheet

1 of

1

## Complete if Known

Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	FLITCROFT, Daniel I. et. al.
Examiner Name	C. Graham
Attorney Docket Number	032668-027

## U.S. PATENT DOCUMENTS

Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
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CGR	2003/0097331	A1	Cohen	May 22, 2003
CGR	2003/0216997	A1	Cohen	November 20, 2003

## FOREIGN PATENT DOCUMENTS

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					Yes	No

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Examiner Signature	CGRNHM	Date Considered	3/16/05
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Substitute for form 1449A/PTO &amp; 1449B/PTO

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Sheet 1 of 1

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Application Number	09/691,175
Filing Date	October 19, 2000
First Named Inventor	Daniel Ian Flitcroft et al.
Examiner Name	Clement B. Graham
Attorney Docket Number	032668-027

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Examiner Initials	Document Number	Kind Code (if known)	Name of Patentee or Applicant of Cited Document	Issue/Publication Date (MM-DD-YYYY)
CG	5,583,918		Nakagawa	12-10-1996

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Examiner Signature

C. Graham

Date Considered

3/16/05

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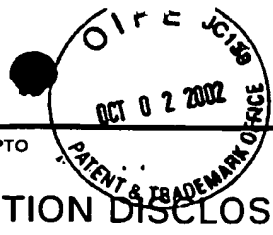
SHEET 1 OF 2

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANTATTORNEY'S DKT No.  
032668-027APPLICATION No.  
09/691,175APPLICANT  
Daniel I. Flitcroft et al.FILING DATE  
October 19, 2000GROUP  
Unknown

U.S. PATENT DOCUMENTS				
Examiner Initials	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication (MM-DD-YYYY)
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Substitute for form 1449A/PTO

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

ATTORNEY'S DKT No.  
032668-027

APPLICATION No.  
09/691,175

APPLICANT  
Daniel I. Flitcroft et al.

FILING DATE  
October 19, 2000

GROUP  
Unknown

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	6,375,084		Stanford et al.	04-23-2002

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Examiner Initials	Foreign Patent Document		Country	Date of Publication (MM-DD-YYYY)	Translation	
	Number	Kind Code (if known)			Yes	no
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CG	WO 96/42150	A2	PCT	12-27-1996		
CG	WO 98/26376	A2	PCT	06-18-1998		

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CG	Hersheim, "Smart Card," <a href="http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm">http://disc.cba.uh.edu/~rhirsch/fall96/neepa.htm</a> , 24 September 1996.		
CG	NetChex: "NetChex Offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a> , January 1995.		
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CG	"Announcement: Jan 11, 1995 NetChex offers Secure Checking to the Web," <a href="http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html">http://ntrg.cs.tcd.ie/mepeirce/Project/Press/netchex.html</a> , 1995.		
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